Malayan Banking Berhad (196001000142)
Lot 12, Jalan Astaka U8/84,
Section U8, Bukit Jelutong
40150 Shah Alam,
Selangor Darul Ehsan
Telephone +603 7844 3500

Our Ref : VBP/CS/OM/R02507455
Date : 3 September 2025

LOW YEN SAN
NO 5 JALAN KAJANG PERDANA 2/3A
TAMAN KAJANG PERDANA
43000 KAJANG
SELANGOR

Dear Sir/Madam,

Re: Transaction via Maybank2u Favoring Account No: 11******64 on 12 August 2025**

Firstly, thank you for contacting us and we appreciate you bringing this matter to our attention.

We have reviewed your case in reference to your report with regards to the unauthorized transaction.

Based on our investigation, we would like to bring to your attention the following findings:-

- Valid internet banking Username and Password were used on 12 August 2025 to successfully login into your above mentioned account via Maybank2u and Mobile Banking App.

Date	Time	Details
12 August 2025	8.25 PM	Successfully performed Open DuitNow Transfer to BigPay Malaysia Sdn Bhd for RM3,870.00 via Secure Verification

- The above transaction/activity was approved via Secure Verification registered with your M2U Mobile App device since 1 February 2024.
- Additionally, post transaction notification was sent via Push Notification to your M2U Mobile App device.

Further checking on our system reveals that there was no system failure or any breach of security of Maybank2u at the time the above transaction and/or activity performed involving your account.

Hence, based on the findings above, the Bank is not able to accede to your request to reimburse the amount of **RM3,870.00.**

Please be assured that we will provide our full co-operation to the Police and/or relevant Authorities to assist them in their investigations into this matter.

Kindly remember, Maybank does not send out any form of communication to request for your personal details, account details or TAC numbers. At all time, never disclose your account and banking information to anyone, by entering internet banking username/password in any unknown website and/or mobile applications. To strengthen the account's security, customers are advised to change their passwords periodically and refrain from using easily guessable password. It is also crucial for customers to ensure that their devices are installed with the latest antivirus and anti-malware programmes to safeguard against malware, virus and spyware. The Bank will strive to continue providing safety information on Maybank2u.com and through our other delivery channels.

We value you, our customer and we are sorry you had to endure this loss. Should you require further clarification, kindly contact our Cyber Security Unit (Kemily Vadivo) at 03-5891 4744 (during office hours). Nevertheless, should you require further recourse you may refer the case to Financial Markets Ombudsman Services (FMOS) within 6 months from the date hereof.

The FMOS is at the following address:

FINANCIAL MARKETS OMBUDSMAN SERVICE
LEVEL 14, MAIN BLOCK, MENARA TAKAFUL MALAYSIA
NO 4 JALAN SULTAN SULAIMAN
50000 KUALA LUMPUR

Tel	: 603 2272 2811	Fax	: 603 2272 1577
Web	: www.ofs.org.my	Email	: enquiry@ofs.org.my

Thank you.

Yours sincerely,
for ***Maybank***

RAMANIDEVI A/P KRISHNAN MOORTHY
Manager, Digital Banking
Investigation & Detection
Virtual Banking & Payment
Community Financial Services